

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DENISE PATCH

Case No. 15-02551

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2015.
- 2) The plan was confirmed on 04/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/04/2016.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,982.00
Less amount refunded to debtor	\$372.57

**NET RECEIPTS:**

**\$10,609.43**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$459.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,459.50**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES LLC	Unsecured	945.00	945.01	945.01	16.99	0.00
ASSET ACCEPTANCE	Unsecured	391.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	600.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,882.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	3,970.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	7,000.00	10,007.20	10,007.20	268.95	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	382.74	382.74	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	3,019.00	NA	NA	0.00	0.00
EMP OF COOK COUNTY	Unsecured	246.00	NA	NA	0.00	0.00
EQUITY TRUST COMPANY	Unsecured	NA	850.00	850.00	15.27	0.00
EQUITY TRUST COMPANY	Unsecured	NA	602.00	602.00	16.19	0.00
FRIENDLY FINANCE CORP	Unsecured	8,790.00	8,996.57	8,996.57	241.80	0.00
FRIENDLY FINANCE CORP	Secured	8,625.00	8,625.00	8,625.00	3,037.33	457.85
Harvest Moon	Unsecured	300.00	NA	NA	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Unsecured	1,325.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	390.57	390.57	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
OLIPHANT FINANCIAL LLC	Unsecured	94.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,100.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	320.00	NA	NA	0.00	0.00
SOLOMON FINANCIAL	Unsecured	375.00	NA	NA	0.00	0.00
Spot Loan	Unsecured	600.00	NA	NA	0.00	0.00
SPOT LOAN	Unsecured	NA	1,041.29	1,041.29	18.73	0.00
SPRINT	Unsecured	1,278.00	NA	NA	0.00	0.00
THE TULLIS GROUP INC	Unsecured	NA	1,692.20	0.00	0.00	0.00
TMobile	Unsecured	645.00	NA	NA	0.00	0.00
UNION AUTO SALES	Secured	3,900.00	5,156.64	3,900.00	1,836.21	191.70
UNION AUTO SALES	Unsecured	3,900.00	0.00	1,256.64	22.59	0.00
VERIZON	Unsecured	1,493.00	1,464.62	1,464.62	26.32	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VRM GROUP	Unsecured	492.00	NA	NA	0.00	0.00
WEINSTEIN & RILEY PS	Unsecured	NA	350.00	350.00	0.00	0.00
WOW SCHAUMBURG	Unsecured	433.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,525.00	\$4,873.54	\$649.55
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,525.00</b>	<b>\$4,873.54</b>	<b>\$649.55</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,286.64</b>	<b>\$626.84</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,459.50</u>
Disbursements to Creditors	<u>\$6,149.93</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,609.43</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2016

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.